

THE LIVERPOOL



Fire and Life Insurance Company

NUMBER 11933

SUM INSURED, £ 400

This Policy of Insurance Witnesseth, That M^r Timothy Fouthrop of Square Road Halifax having paid to the LIVERPOOL FIRE and LIFE INSURANCE COMPANY the Sum of One Pound Four Shillings for the Insurance against Loss or Damage by Fire (subject to the Conditions and Stipulations endorsed hereon, and which constitute the basis of this Insurance) of the Property hereinafter described, to the Amount hereinafter mentioned, not exceeding upon any one Article the Sum specified on such Article, namely—

In equal proportions on five Cottage Houses and ^{Warehouse used for putting up and flair in} ~~premises workshop adjoining and~~ under one roof including the fixtures therein Stone and Brick and Plated Situate in Well Lane, Halifax ~~a well secured Store in the Workshop used for purposes of~~ ~~framing and drying leather only the floor of which was in the regular Building~~ ~~churn~~ Four Hundred Pounds.

On 5 cottages all diff. £p 330 0/4
On Warehouse 70 0/4

330 0/4 — 6-9
70 0/4 — 2-9
—————
400 0/0
July 4/90 — 12-
—————
1-1-6

The three Directors of the said Company, whose Names are hereunto subscribed, do hereby agree that from the Eight day of January until the Twenty-fifth day of December in the year of our Lord One Thousand Eight Hundred and Forty Four and so long afterwards as the said Assured, his Heirs, Executors, or Administrators, shall from time to time pay or cause to be paid the Sum of One Pound Four Shillings to the said Company, or to the known Agents thereof on or before the commencement of each and every succeeding Year and the Board of Directors shall agree thereto by accepting the same; the Funds and Property of the said Company shall (subject to the Conditions and Stipulations hereupon endorsed) be subject and liable to pay, reinstate, or make good to the said Assured, his Heirs, Executors, or Administrators, such Loss or Damage as shall be occasioned by Fire to the Property above mentioned and hereby Insured, not exceeding in each case respectively the Sum or Sums hereinbefore severally specified and stated against each Property.

In Witness whereof, we, three of the Directors of the said Company, have hereunto set our Hands and Seals this Seventeenth day of January in the Year of our Lord One Thousand Eight Hundred and Forty Four.

Signed, Sealed, and Delivered, in the presence of

[Signature]

Examined

[Signature]

Entered

[Signature]

[Signatures: Hornby, Booth, Go. Holt]



**THE LIVERPOOL
Fire and Life Insurance Company.**

FIRE POLICY—No. 11123

PRESENT PAYMENT—Premium	£	100	0	0
Duty	£	10	0	0
Total	£	110	0	0
FUTURE PAYMENT—Premium	£	100	0	0
Duty	£	10	0	0
Total	£	110	0	0

PAID BY *Wm. H. Mackintosh*

Please to read your Policy and the Conditions.

The Conditions and Stipulations referred to in this Policy.

I. That upon the Insurance of any Property, whether Buildings or Goods deposited therein, the party or parties making the same shall specify of what materials the Walls and Roofs of such Buildings are respectively constructed, where situated, and by whom occupied; and whether as Private Dwellings or how otherwise; whether any Manufacture or Hazardous Trade be carried on, or any Hazardous Articles be deposited or kept therein, and if so, shall describe the nature and qualities thereof; whether any Steam Engine, Furnace, Kiln, Store, Coakle, or other Apparatus, whereby heat is produced (common Fire Places and Ovens for Domestic Use excepted), be erected on the Premises, and if so shall give a particular description of the nature and construction thereof respectively; and if such specification do not truly and circumstantially describe the Property, and the several particulars regarding the same as aforesaid, so that the nature and degree of the risk may be justly estimated, the Policy of Insurance thereon shall be null and void.

II. That in case any alteration or addition be made in or to any Risk on which an Insurance has been effected, whether such alteration or addition do consist in the erection on the Premises of Apparatus for producing heat, or in the introduction of Articles more hazardous than may be allowed in the Policy, or in change in the nature of the Occupation or in any other manner whatsoever, by which the degree of risk is increased and a consequent additional Premium would be required, and whether such Insurance have been effected on the Building itself, or on Goods, Wares, or Merchandise deposited therein, and the Assured shall not have given notice thereof respectively to the said Company, or its Agents, in writing, and unless such alteration or addition shall be allowed by Endorsement on this Policy, and such increased Premium paid as may be required, such Policy or Insurance shall be null and void.

III. That Houses, Buildings, and Goods, in Trust, or in Commission, intended to be insured, must be so described and declared at the time of effecting such Insurances, otherwise the Policy will not extend to cover such Property.

IV. That no Insurance shall be conclusive or binding on this Company, unless the Premium and Duty be previously paid thereon; and Persons desirous of continuing annual Insurances must make their respective Payments of the Premium and Duty thereon, on or before the commencement of each and every succeeding year, or within fifteen days next afterwards, otherwise such Insurances will expire on the respective Quarter Days, on which the Payment on such Policies become due; and that the only evidence of such payments shall be the Printed Receipts issued from the Office, and witnessed by one of the Clerks or Agents of the Company.

V. That this Company will not be answerable for any Loss or Damage by Fire, occasioned by any Invasion, Foreign Enemy, Civil Commotion, Riot, or any Military or usurped Power whatsoever.

VI. That all Insurances on Farming Stock (which comprehends all sorts of Corn and Grain, Hay and Straw, in Barns or Stacks, Farming Utensils and Live Stock), shall be effected under such general description; but this Company will not be answerable for any Loss or Damage happening thereto, occasioned by the natural heating of any of the Articles or Commodities so comprehended and included in such insurance.

VII. That the following Clauses, being the Conditions of Average, be applicable to all Insurances where the same are specifically referred to in the Body of the Policy—

"That in case the Property insured by this Policy, in all the Buildings, Places, or Limits therein described, shall, at the breaking out of any Fire or Fires, be collectively of greater value than the Sum insured, then the Company shall pay and make good to the Assured such a proportion only of the Loss or Damage as the Sum insured shall bear to the whole Value of the Property aforesaid, at the Time when such Fire or Fires shall first happen.

"That if the Assured shall, at the time of any Fire, be insured in this or any other Office, or any specific Parcel of Goods, or on Goods in any specified Building or Buildings, Place or Places, included in the Terms of this Insurance,—this Policy shall not extend to cover the same, excepting only as far as relates to any excess of Value beyond the amount of such specified Insurance or Insurances, which said excess is declared to be under the Protection of the Policy, and subject to average as aforesaid.

VIII. That Books of Accounts, written Securities, Money, Bank Notes, and Gunpowder, will not be insured or comprehended in any Insurance effected by or with this Company; nor will any Loss or Damage in any case, or of any description, be made good, when more than ten pounds weight of Gunpowder shall be deposited or kept on the Premises, unless the same be specially allowed in the Body of the Policy.

IX. That Watches, Trinkets, Jewels, Pearls, Plate, Musical Instruments, Pictures, Prints, and Drawings; China, Glass, Earthenware, Looking Glass Plates, Medals, Coins, Sculptures, or other Curiosities, will not be included in any Insurance effected by this Company, or be covered thereby, unless the same be particularly specified in the Policy.

X. That Persons who have insured Property with this Company shall, if required, give notice of any other Insurance already made, or which shall afterwards be made elsewhere on the same Property; so that a Memorandum of such other Insurance may be indorsed on the Policy or Policies effected with this Company, otherwise such Policy or Policies will be void.

XI. That upon the Death of any Person insured by this Company, his or her Policy and Interest therein may be transferred and continued to his or her Representatives to whom the Property insured shall belong, by Endorsement on such Policy, and Persons removing their Goods may retain the benefit of their Policies, provided the nature and circumstances of the risk in such Policies be not altered, and such removal be allowed by the Company, by Endorsement on their respective Policies.

XII. That Persons insured by this Company sustaining any Loss or Damage by Fire, shall forthwith give Notice to the Directors or Secretary of the Company, at the Office, in Water-street, Liverpool, if in or near Liverpool, or to the Agent, if elsewhere; and shall, within fifteen days after such Fire shall have happened, deliver to the said Directors, their Secretary, or Agent, as accurate and particular an account of their Loss or Damage respectively, as the nature and circumstances of their respective cases will admit, and shall verify the same, by solemn declaration or affirmation, before a Justice of the Peace, and shall produce such other evidence as the Directors may reasonably require; and until such declaration or affirmation, account, and evidence are produced, the amount of such loss, or any part thereof, shall not be payable or recoverable. And if there appear any fraud or false declaration, or that the Fire shall have happened by the procurement or wilful act, means, or connivance of the Insured or claimants, he, she, or they shall be excluded from all benefit under their Policies.

XIII. That in every case of Loss or Damage for which the said Company shall be liable, the same on being duly proved, and the Account adjusted, shall either be paid immediately, or the said Company shall have the option, where the Insurance may be on Goods, to supply the Insured with the like quantity of Goods, of the same sort and kind, and of equal value and goodness, with those destroyed or damaged by Fire, or where the Insurance may be on Houses and Buildings, the said Company shall have the option, with all convenient speed, to rebuild or repair, and reinstatement the same, and put them into as good and substantial a condition as they were in at the time when such Fire happened.